

Notice To Eligible Employees

Concerning Your Rights Under The ABC 401(k) Plan

As of September 30, 2012

This notice provides important information relating to your participation in The ABC 401(k) Plan for the Plan year that begins January 1, 2012. You should consider this information as you decide how much (if any) of your compensation you wish to contribute into the Plan.

The notice covers the following points:

- What types of contributions and how much you may contribute to the Plan;
- What amounts your Employer will contribute to your Plan account;
- How your Plan account will be invested;
- When your Plan account will be vested (that is, not lost if you leave your job), and when you can receive a distribution of your Plan account; and
- How you can change your contributions.

What type of contributions may I make to the Plan?

You are eligible to contribute a portion of your compensation to your Employer's Plan. These amounts are referred to as elective contributions and are held in an account for you. When you are permitted to take a distribution from the Plan, you will be entitled to all of your elective contributions, as adjusted for any gains or losses.

Through payroll deduction, you may make either regular before-tax contributions or after-tax contributions (Roth) up to 100% of your compensation. If you are at least age 50 or will attain age 50 during a calendar year, then you may elect to contribute additional amounts (called "catch up contributions") to the Plan. These are additional amounts that you may contribute, up to an annual limit imposed by law, regardless of any other limits imposed by the Plan. Please note that your contributions are limited by the annual IRS limit on contributions to defined contribution plans (\$17,000 in 2012). However, if you are age 50 or over, you may contribute an additional amount (up to \$5,500 in 2012).

Your election regarding the amount and type of contributions is irrevocable with respect to any contributions already withheld from your compensation. If you make before-tax contributions, your contributions are not subject to income tax until distributed from the Plan. If you make Roth contributions, your contributions are subject to income tax at the time of contribution.

The Roth contributions, however, are not taxed when you receive a distribution from the Plan. In addition, if the distribution of Roth contributions is considered "qualified," then the earnings on the contributions will not be subject to income tax when distributed from the Plan.

More information may be found in the SPD under the sections "Eligibility for Participation" and "Contributions to the Plan".

You can find out more about the Plan in the Plan's Summary Plan Description (SPD). You can obtain a copy of the SPD from your Plan Administrator (see next paragraph) or on the John Hancock website at www.jhretirement.com.

If you have any questions concerning the information in this notice, you should contact John Smith, 123 Any Road, Any City MA 12345 at 123-456-7891.

Note: If you are not currently enrolled, are not eligible to contribute and/or do not have an account balance in your plan, parts of the information on the following pages may not pertain to you.

In addition to the contributions taken out of my pay, what amounts will my Employer contribute to my Plan account?

Besides contributing the amounts taken from your pay, your Employer will make other contributions to your plan account.

ABC Company may also make a safe-harbor non-elective contribution in an amount not less than 3% of your eligible compensation, which will be allocated to all eligible employees. The safe harbor match applies to Roth and catch-up contributions. Other limitations may apply.

The Plan provides for discretionary matching contributions on elective deferrals in an amount to be determined by ABC Company on an annual basis. The discretionary matching contribution will be made on both before-tax salary contributions and Roth contributions. Any match made on Roth contributions and the earnings on that match will be subject to income tax upon withdrawal.

The employer match also applies to any catch-up contributions you are allowed to make to the Plan, subject to the same terms and conditions.

ABC Company may also make profit-sharing contributions in its discretion which will be allocated among all eligible employees, whether or not they make contributions. The contribution will be equal to 3% of eligible compensation. Qualified retirement plans may not discriminate in favor of highly compensated employees. This Plan is tested for nondiscrimination using a "cross tested" method that converts annual contributions to equivalent amounts payable at retirement age. The benefit amounts are then tested for nondiscrimination. If you have any questions about how your Plan is tested, consult with the Plan Administrator.

More information about the amount and allocation of Employer contributions may be found in the SPD under the section "Contributions to the Plan".

How will my Plan account be invested?

The Plan lets you invest your account in a number of different investment options. Please refer to the Investment Comparative Chart included in this package for more information on your options for investing.

Unless you choose a different investment option, your Plan account will be invested in a default investment. This default investment is known as the Qualified Default Investment Alternative (QDIA). Additionally, all of your future contributions to your account that you have not directed to a specific investment option in the Plan will be invested in this default investment. The Plan's default investment is the J Hancock Lifestyle Balanced Portfolio (R3). Attached is additional fund information that describes the investment objectives, risk and return characteristics, and fees and expenses of the default investment.

Note: Your transfer from the QDIA is not subject to any restrictions, fees or expenses (including redemption fees and similar expenses) during the first 90 days of your first investment in the QDIA or within any additional time it takes to complete your transfer. After such time period, your transfer from the QDIA will be subjected to the same restrictions, fees and expenses as are applicable to other participants who affirmatively elect to invest in the QDIA. Information about these restrictions, fees and expenses is set out on the attached fund information sheet.

To learn about the Plan's investment funds and procedures for changing how your Plan account is invested, you can review the "Investments" section of the Plan's SPD.

When will my Plan account be vested and available to me?

You will always be fully vested in your contributions to the Plan. To be fully vested in Plan contributions means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them if you leave your job. You are 100% vested in the "safe harbor" contributions ABC Company makes on your behalf, plus any earnings they generate.

Other employer contributions to the Plan, plus any earnings they generate, are vested as follows:

Years of Service	Vesting Percentage
Less than 2	0%
2	20%

Years of Service	Vesting Percentage
3	40%
4	60%
5	80%
6 or more	100%

Even if you are vested in your Plan account, there are limits on when you may withdraw your funds. These limits may be important to you in deciding how much, if any, to contribute to the Plan. Generally you may only withdraw vested money upon your death, if you roll your account into an IRA, after you leave your job or become disabled. Also, there may be an extra 10% tax on distributions before age 59½. Your beneficiary will receive your remaining vested balance when you die.

You may be able to borrow certain amounts from your vested Plan account. The amount of the loan generally may not exceed the lesser of \$50,000 or ½ of your vested account balance.

You may be able to take out certain vested money if you have a hardship. Hardship distributions are limited to the dollar amount of your elective contributions. They may not be taken from earnings or matching contributions. Hardship distributions must be for a specified reason – for qualifying medical expenses, costs (other than mortgage payments) of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to your principal residence), qualifying post-secondary education expenses, or qualifying burial or funeral expenses. Before you can take a hardship distribution, you must have exhausted all other permitted withdrawals and loans from qualifying Company plans. If you take a hardship distribution, you may not contribute to the Plan or other qualifying Company plans for 6 months.

More information may be found in the SPD under the sections "Distributions" and "In-service Distributions". You can also learn more about the extra 10% tax in IRS Publication 575, Pension and Annuity Income.

Can I change the amount of my contributions?

If you do not want to contribute to the Plan or if you want to change your contributions to the Plan, you may contact the Plan Administrator using the contact information provided at the beginning of this notice, log into John Hancock's website at www.jhretirement.com or call John Hancock at 800-547-1860 or 800-822-8252 for Spanish.